

<b>Information to identify the case:</b>			
Debtor 1	<u>Angela Marie Brix</u>		Social Security number or ITIN xxx-xx-7095
	First Name	Middle Name	Last Name
Debtor 2	<u>Ricky John Brix</u>		Social Security number or ITIN xxx-xx-1224
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of Minnesota			
Case number: 22-60045			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Angela Marie Brix

Ricky John Brix

5/10/22

**By the court:** Michael E Ridgway  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT  
Filed and docket entry made on May 10, 2022  
Tricia Pepin Clerk, United States Bankruptcy Court  
By: admin Deputy Clerk

## Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Angela Marie Brix  
Ricky John Brix  
Debtors

Case No. 22-60045-MER  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0864-6

User: admin

Page 1 of 3

Date Rcvd: May 11, 2022

Form ID: mnbb318

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Angela Marie Brix, Ricky John Brix, 223 12th Ave N, Saint Cloud, MN 56303-4651
62793373	Albert Corporation, 10 Harvard Aquare Suite 2, Brookline, MA 02445
62785124	+ Albert Corporation, 6121 Sunset Blvd, Los Angeles CA 90028-6442
62785127	+ Banfield Pet Hospital, 320 2nd Street South, Waite Park MN 56387-1880
62785131	Centracare, 1406 6th Ave N, Saint Cloud MN 56303-1901
62785133	#+ Christine Anne Rudderforth, 1215 2nd Ave N, Sauk Rapids MN 56379-2144
62785134	+ Citifinancial Services, Inc., 1237 S pokegama ave, Grand Rapids MN 55744-4208
62785139	+ Creditor Advocates, 14551 Judicial Rd Ste 10, Burnsville MN 55306-4841
62793374	+ Creditor Advocates, 4719 Park Nicollet Ave SE Suite 115, Prior Lake, MN 55372-3947
62785140	+ Dave, 1265 S Cochran Ave, Los Angeles CA 90019-2846
62785747	Gate City Bank, 5002nd Ave N, Fargo ND 58102
62785149	+ Girl Scouts River Valley, 5601 Brooklyn Blvd, Brooklyn Center MN 55429-3055
62785150	Hjort Chiropractic, Division St, Saint Cloud MN 56303
62785152	+ James Roberts Atty at Law, 5280 15th Av SE, Saint Cloud MN 56304-9592
62785154	+ Midwest Clinic of Dermatology, 1510 24th Avenue N, Saint Cloud MN 56303-1304
62785155	+ Midwest Collction Services, PO Box 1181, Saint Cloud MN 56302-1181
62785160	+ Paris Road RTO, PO BOX 409, Mayfield KY 42066-0030
62785161	Peterson Dental Associates, 816 West St Germain Street, Suite 101, Saint Cloud MN 56301-3511
62785164	Spectrum, PO Box 2553, Columbus OH 43216-2553
62785165	+ St. Cloud Financial Credit Uni, 3030 1st Street South, Saint Cloud MN 56301-3867
62787330	+ Trueaccord, 16011 College blvd., Suite 130, Lenexa, KS 66219-9877
62785169	+ Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos CA 94070-7503

TOTAL: 22

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ EDI: MINNDEPREV.COM	May 12 2022 01:33:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: ustpreion12.mn.ecf@usdoj.gov	May 11 2022 21:26:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	May 11 2022 21:26:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62785122	+ EDI: ACECASHXPRESS.COM	May 12 2022 01:33:00	Ace Cash Express, 300 E. John Carpenter Freeway, Ste 900, Irving TX 75062-2789
62785125	EDI: RMSC.COM	May 12 2022 01:33:00	Amazon Store Card, GE Capital Retail Bank, PO box 965013, Orlando FL 32896-5013
62785126	+ EDI: PHINAMERI.COM		

District/off: 0864-6

User: admin

Page 2 of 3

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		May 12 2022 01:33:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington TX 76096-3853
62785128	+ Email/Text: bo@capella.edu		
		May 11 2022 21:26:00	Capella University, NW 5408, PO Box 1450, Minneapolis MN 55485-1450
62785129	+ EDI: CAPITALONE.COM		
		May 12 2022 01:33:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City UT 84130-0285
62785130	+ EDI: RMSC.COM		
		May 12 2022 01:33:00	Care Credit, PO Box 981439, El Paso TX 79998-1439
62785135	+ Email/Text: adriag@clearwaterfinance.com		
		May 11 2022 21:27:00	Clearwater Finance Sol, Po Box 248, Clearwater MN 55320-0248
62785136	+ EDI: CCS.COM		
		May 12 2022 01:33:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood MA 02062-2679
62785137	+ EDI: CRFRSTNA.COM		
		May 12 2022 01:33:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland OH 44181-0315
62785138	+ Email/PDF: creditonebknotifications@resurgent.com		
		May 11 2022 21:29:21	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas NV 89193-8873
62785141	+ Email/Text: electronicbkydocs@nelnet.net		
		May 11 2022 21:26:00	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln NE 68501-2561
62785142	+ Email/Text: bknotice@ercbpo.com		
		May 11 2022 21:26:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville FL 32256-7412
62785144	+ Email/Text: bncnotifications@pheaa.org		
		May 11 2022 21:26:00	Fedloan, Attn: Bankruptcy, P.O. Box 69184, Harrisburg PA 17106-9184
62785145	+ EDI: PHINGENESIS		
		May 12 2022 01:33:00	Genesis Credit/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton OR 97076-4401
62785146	+ EDI: PHINGENESIS		
		May 12 2022 01:33:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton OR 97076-4401
62785147	+ EDI: PHINGENESIS		
		May 12 2022 01:33:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton OR 97076-4401
62785148	+ Email/Text: bankruptcy@rentacenter.com		
		May 11 2022 21:27:00	Get It Now, LLC, Attn: Bankruptcy/Customer Care, 5501 Headquarters Dr, Plano TX 75024-5837
62785151	EDI: IRS.COM		
		May 12 2022 01:33:00	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
62785132	EDI: JPMORGANCHASE		
		May 12 2022 01:33:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington DE 19850
62785153	+ Email/Text: PBNCNotifications@peritusservices.com		
		May 11 2022 21:26:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee WI 53201-3043
62785156	+ EDI: MINNDEPREV.COM		
		May 12 2022 01:33:00	MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62785157	+ EDI: NAVIENTFKASMSERV.COM		
		May 12 2022 01:33:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre PA 18773-9640
62785158	+ EDI: AGFINANCE.COM		
		May 12 2022 01:33:00	One Main Financial, 755 2nd Street South, Waite Park MN 56387-1696
62785159	+ Email/Text: opportunitynotices@gmail.com		
		May 11 2022 21:27:00	Opportunity Financial, 130 E. Randolph St., Ste 3400, Chicago IL 60601-6379
62785162	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com		
		May 11 2022 21:26:00	Progressive Auto Insurance, 6300 Wilson Mills Rd., Cleveland OH 44143-2182
62785163	+ Email/Text: cc-bklitigation@messerlikramer.com		
		May 11 2022 21:26:00	River City Financial/Chase, C/O Messerli & Kramer, 3033 Campus Drive Suite 250, Minneapolis MN 55441-2662

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Page 3 of 3

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62796317	+ Email/Text: dl-csgbankruptcy@charter.com	May 11 2022 21:27:00	Spectrum, PO BOX 60074, City of Industry, CA 91716-0074
62785166	+ EDI: RMSC.COM	May 12 2022 01:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando FL 32896-5064
62785167	+ EDI: CRFRSTNA.COM	May 12 2022 01:33:00	Tires Plus, PO Box 81410, Cleveland OH 44181-0410
62785169	+ EDI: LCIUPSTART	May 12 2022 01:33:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos CA 94070-7503
62785170	+ Email/Text: ebn@wfcorp.com	May 11 2022 21:27:00	Williams & Fudge, Inc., Attn: Bankruptcy, 300 Chatham Avenue, Rock Hill SC 29730-4986
62785143	Email/Text: dlbankruptcy_estate@xcelenergy.com	May 11 2022 21:26:00	Excel Energy, PO BOX 9477, Minneapolis MN 55484

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
62785168		Trueaccord Satellite C
62785123	##+	AFS Check Systems, 606 25th Ave S, #211, Saint Cloud MN 56301-4818

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2022 at the address(es) listed below:

Name	Email Address
J. Richard Stermer	rstermer@stermerlaw.com mn21@ecfbis.com
US Trustee	ustpregion12.mn.ecf@usdoj.gov
Wesley W. Scott	on behalf of Debtor 2 Ricky John Brix samantha@lifebacklaw.com ScottWR72722@notify.bestcase.com
Wesley W. Scott	on behalf of Debtor 1 Angela Marie Brix samantha@lifebacklaw.com ScottWR72722@notify.bestcase.com

TOTAL: 4